

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JANET LINN AMMONS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-24569

Chapter 13

Document No.:

---

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2023

/s/ Ronda J. Winnecour

---

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/27/2018 and confirmed on 1/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	13,027.00
Less Refunds to Debtor	327.92
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>12,699.08</b>

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	5,312.15
Trustee Fee	602.04
Court Ordered Automotive Insurance	0.00
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>5,914.19</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 0776	0.00	0.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOAN Acct: 0776	0.00	0.00	0.00	0.00
	EAST WASHINGTON BOROUGH (TRASH) Acct: 1100	185.00	185.00	34.37	219.37
	EAST WASHINGTON BOROUGH (TRASH) Acct: 1100	212.28	212.28	0.00	212.28
	KEYBANK NA/AKA KEYBANK USA(*) Acct: 9589	0.00	0.00	0.00	0.00
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 3039	0.00	0.00	0.00	0.00
					431.65

Priority					
	SCOTT R LOWDEN ESQ** Acct:	0.00	0.00	0.00	0.00
	JANET LINN AMMONS Acct:	0.00	0.00	0.00	0.00
	JANET LINN AMMONS Acct:	327.92	327.92	0.00	0.00
	NICOTERO & LOWDEN PC** Acct:	0.00	0.00	0.00	0.00
	RICE AND ASSOCIATES Acct:	3,000.00	3,000.00	0.00	0.00
	RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXXXXXX5-21	2,312.15	2,312.15	0.00	0.00
		*** N O N E ***			

Unsecured					
	CW NEXUS CREDIT CARD HOLDINGS I LL Acct: 4407	426.36	426.36	0.00	426.36
	COMMONWEALTH FINANCIAL SYSTEMS/I Acct: 47N1	0.00	0.00	0.00	0.00
	COMMONWEALTH FINANCIAL SYSTEMS/I	0.00	0.00	0.00	0.00

18-24569

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Unsecured</b>					
	Acct: 45N1				
	COMMONWEALTH FINANCIAL SYSTEMS/I	0.00	0.00	0.00	0.00
	Acct: 46N1				
	SCOLOPAX LLC	4,643.93	4,643.93	0.00	4,643.93
	Acct: 2605				
	LVNV FUNDING LLC	643.92	643.92	0.00	643.92
	Acct: 7580				
	MERRICK BANK	0.00	0.00	0.00	0.00
	Acct: 4407				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 5396				
	PORTFOLIO RECOVERY ASSOCIATES, LL	639.03	639.03	0.00	639.03
	Acct: 8856				
	ATLAS ACQUISITIONS LLC - ASSIGNEE OF	0.00	0.00	0.00	0.00
	Acct: V99B				
	TRIDENT ASSET MANAGEMENT	0.00	0.00	0.00	0.00
	Acct: 5633				
	PINNACLE CREDIT SERVICES LLC - ASSIC	0.00	0.00	0.00	0.00
	Acct: 0001				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 8885				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 0526				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8856				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CREDITOR INFORMATION MISSING OR V/	0.00	0.00	0.00	0.00
	Acct:				
	ATLAS ACQUISITIONS LLC	0.00	0.00	0.00	0.00
	Acct:				
					6,353.24
<b>TOTAL PAID TO CREDITORS</b>					
					6,784.89
<b>TOTAL CLAIMED</b>					
PRIORITY	0.00				
SECURED	397.28				
UNSECURED	6,353.24				

Date: 12/21/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:  
JANET LINN AMMONS

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-24569

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

---

U.S. BANKRUPTCY JUDGE

In re:  
Janet Linn Ammons  
Debtor

Case No. 18-24569-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Dec 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:**

Recip ID	Recipient Name and Address
db	+ Janet Linn Ammons, 172 North Avenue, Washington, PA 15301-3558
cr	+ Borough of East Washington, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14999723	+ Borough of East Washington, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14954988	+ Commonwealth Fin / Wash Hospital, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
14954989	+ Keybank/usb Cc, Attn: Bankruptcy Department, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14954997	+ Security Check / Tempoe, Attn: Bankruptcy Dept, 2612 Jackson Ave W, Oxford, MS 38655-5405
14989288	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc@atlasacq.com	Dec 22 2023 00:10:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	+ Email/Text: bncmail@w-legal.com	Dec 22 2023 00:10:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14972222	Email/Text: bnc@atlasacq.com	Dec 22 2023 00:10:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14954987	^ MEBN	Dec 22 2023 00:05:42	CC Holdings, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
14970669	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 00:12:32	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14963478	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14968686	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Dec 22 2023 00:11:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
14975613	Email/Text: kramble@lendmarkfinancial.com	Dec 22 2023 00:09:00	Lendmark Financial Services LLC, Attn: Bankruptcy Dept., 2118 Usher Street NW, Covington, Georgia 30014
14970748	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:12:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14954991	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:13:10	LVNV Funding/Resurgent / Credit One, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14954990	^ MEBN	Dec 22 2023 00:04:26	Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 21, 2023

Form ID: pdf900

Total Noticed: 30

14954992	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 00:13:09	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
14954993	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 22 2023 00:11:00	Midland Funding LLC, 2365 Northside Drive, #300, San Diego, CA 92108-2710
14954994	+ Email/Text: courts@scott-pc.com	Dec 22 2023 00:11:00	Midland Funding, LLC, c/o Scott & Associates PC, P.O. Box 75011-5220
14985925	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:24:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14955951	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2023 00:24:39	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970747	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:24:12	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14954995	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:12:31	Portfolio Recovery / Synchrony, Po Box 41021, Norfolk, VA 23541-1021
14954996	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 22 2023 00:11:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
14968067	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 22 2023 00:11:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15423883	+ Email/Text: bncmail@w-legal.com	Dec 22 2023 00:10:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14954998	^ MEBN	Dec 22 2023 00:03:25	Trident Asset Management / Verizon, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
14954999	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2023 00:24:09	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14972623	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
David A. Rice	on behalf of Debtor Janet Linn Ammons ricelaw1@verizon.net lowdenscott@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Borough of East Washington jhunt@grblaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Scott R. Lowden	on behalf of Debtor Janet Linn Ammons lowdenscott@gmail.com

TOTAL: 8